

United States Bankruptcy Court
Eastern District of Virginia

In re **Jonathan Beckham Lowe**
Jennifer Anjanette Lowe

Debtor(s)

Case No. **11-34586-KRH**
Chapter **13**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on _____.**]
- ☐ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☒ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$30.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☒ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☒ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.
*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: **Wells Fargo Home Equity Group, MAC X2303-01N, 1 Home Campus, Des Moines, IA 50328**.

Date: **June 12, 2013**

/s/ Richard O. Gates, Esq.

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **13857**

Mailing Address: **Gates Law Offices**

P. O. Box 187

10030 Ironbridge Road

Chesterfield, VA 23832

Telephone No.: **(804) 748-0382**

B6A (Official Form 6A) (12/07)

In re **Jonathan Beckham Lowe,
Jennifer Anjanette Lowe**

Case No. **11-34586-KRH**

Debtors

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Location: 7506 Hadley Lane, Chesterfield County	Tenants by the entireties	J	204,000.00	225,836.32
Location: 8100 Fallbrooke Drive, Chesterfield County	Fee simple	W	130,000.00	146,284.00

Sub-Total > **334,000.00** (Total of this page)

Total > **334,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6D (Official Form 6D) (12/07)

In re **Jonathan Beckham Lowe,
Jennifer Anjanette Lowe**Case No. **11-34586-KRH**

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.								
Wells Fargo c/o Glasser & Glasser 580 E. Main Street, Suite 600 Norfolk, VA 23510		W	First Deed of Trust Location: 8100 Fallbrooke Drive, Chesterfield County				146,284.00	16,284.00
			Value \$ 130,000.00					
Account No.								
Wells Fargo Home Equity Group MAC X2303-01N 1 Home Campus Des Moines, IA 50328			Representing: Wells Fargo				Notice Only	
			Value \$					
Account No. xxxxxxxxxxxx4367								
Wells Fargo Bank, N.A. P. O. Box 96074 Charlotte, NC 28296-0074		J	Second Deed of Trust Location: 7506 Hadley Lane, Chesterfield County				23,882.21	21,836.32
			Value \$ 204,000.00					
Account No. xxxxxxxxxx0001								
Wells Fargo Bank, NA P. O. Box 536210 Atlanta, GA 30353-6210		J	First Deed of Trust Location: 7506 Hadley Lane, Chesterfield County				201,954.11	0.00
			Value \$ 204,000.00					
Subtotal (Total of this page)							372,120.32	38,120.32
Total (Report on Summary of Schedules)							372,120.32	38,120.32

0 continuation sheets attached

B6I (Official Form 6I) (12/07)

In re **Jonathan Beckham Lowe**
Jennifer Anjanette LoweCase No. **11-34586-KRH**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S):	AGE(S):
	Daughter	1
	Son	3 months
	Son	6
	Son	9
Employment:	DEBTOR	SPOUSE
Occupation	sales rep	RN
Name of Employer	Anthem BC/BS	Bon Secours St. Mary's
How long employed	20 months	11 years
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

2. Estimate monthly overtime

3. SUBTOTAL

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): **401K****FSA**

5. SUBTOTAL OF PAYROLL DEDUCTIONS

6. TOTAL NET MONTHLY TAKE HOME PAY

7. Regular income from operation of business or profession or farm (Attach detailed statement)

8. Income from real property

9. Interest and dividends

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

11. Social security or government assistance

(Specify):

12. Pension or retirement income

13. Other monthly income

(Specify): **rental income**

14. SUBTOTAL OF LINES 7 THROUGH 13

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 5,255.77	\$ 2,037.77
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 5,255.77	\$ 2,037.77
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 560.80	\$ 224.01
b. Insurance	\$ 1,400.36	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify): 401K	\$ 208.33	\$ 0.00
FSA	\$ 150.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,319.49	\$ 224.01
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,936.28	\$ 1,813.76
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
11. Social security or government assistance	\$ 0.00	\$ 0.00
(Specify):	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income	\$ 0.00	\$ 0.00
(Specify): rental income	\$ 0.00	\$ 800.00
	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 800.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,936.28	\$ 2,613.76
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ 5,550.04	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

B6J (Official Form 6J) (12/07)

In re **Jonathan Beckham Lowe**
Jennifer Anjanette Lowe

Case No. **11-34586-KRH**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,362.00</u>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	<u>247.00</u>
b. Water and sewer	\$	<u>32.00</u>
c. Telephone	\$	<u>0.00</u>
d. Other <u>See Detailed Expense Attachment</u>	\$	<u>343.52</u>
3. Home maintenance (repairs and upkeep)	\$	<u>65.00</u>
4. Food	\$	<u>800.00</u>
5. Clothing	\$	<u>225.00</u>
6. Laundry and dry cleaning	\$	<u>15.00</u>
7. Medical and dental expenses	\$	<u>350.00</u>
8. Transportation (not including car payments)	\$	<u>375.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>200.00</u>
10. Charitable contributions	\$	<u>20.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>100.00</u>
b. Life	\$	<u>136.00</u>
c. Health	\$	<u>0.00</u>
d. Auto	\$	<u>61.08</u>
e. Other	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>real estate and personal property</u>	\$	<u>216.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>0.00</u>
b. Other <u>2nd d/t</u>	\$	<u>120.00</u>
c. Other <u>1st mtg on Fallbrooke</u>	\$	<u>785.93</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
17. Other <u>school activities, fees, lunches, etc.</u>	\$	<u>150.00</u>
Other	\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>5,603.53</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<u>5,550.04</u>
b. Average monthly expenses from Line 18 above	\$	<u>5,603.53</u>
c. Monthly net income (a. minus b.)	\$	<u>-53.49</u>

B6J (Official Form 6J) (12/07)

In re **Jonathan Beckham Lowe**
Jennifer Anjanette Lowe

Case No. **11-34586-KRH**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Detailed Expense Attachment

Other Utility Expenditures:

cable/tv/internet	\$	171.28
cells	\$	148.24
trash	\$	24.00
Total Other Utility Expenditures	\$	343.52

**United States Bankruptcy Court
Eastern District of Virginia**

In re	Jonathan Beckham Lowe Jennifer Anjanette Lowe		Case No.	11-34586-KRH
		Debtor(s)	Chapter	13

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing is true and correct.

Date	<u>June 10, 2013</u>	Signature	<u>/s/ Jonathan Beckham Lowe</u> Jonathan Beckham Lowe Debtor
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Date	<u>June 10, 2013</u>	Signature	<u>/s/ Jennifer Anjanette Lowe</u> Jennifer Anjanette Lowe Joint Debtor
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Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571